Helpful Healthcare and Insurance Tips

**OSU Welcomes You!** Students from all over the world choose to study at OSU. Ideas and medical practices in the USA can be very different than the ones they are used to. We want to help you to understand the way medical care is often delivered in the USA and show you how you can make the most of your visits. Here are some common questions and answers from students.

### Where can I go if I need medical care?

During your stay at OSU you can think of healthcare on three different levels: Student Health Services Clinic (SHS) on campus, a medical clinic or private doctor’s office in the community, and the hospital. This section will help you understand which level and type of care is right for you.

**Student Health Services Clinic (SHS):** SHS is a full service, accredited healthcare clinic located on campus and open to all students attending OSU. The Student Health Fee you pay each term as part of your tuition and fees allows you to see SHS healthcare providers with no office visit charges (FREE), except for visits which occur on Saturdays ($5). There are, however, charges for many procedures that may be necessary to diagnose or treat your illness or injury. Examples of SHS services with charges include:

- lab tests and x-rays
- casts, splints and wound dressing
- immunizations and allergy injections
- medications
- physical therapy treatments
- acupuncture/massage/chiropractor

SHS charges are generally much lower than those for comparable services in the local community.

**Clinic or doctor’s office off campus:** Even though most of your health care needs can be handled right on campus there may be times when you will need to be seen off campus such as when SHS is closed, or if you are out of the Corvallis area and need to see a doctor. If it is a non-emergency then you should make an appointment with a local clinic or doctor’s office. Many local offices have appointments the same day or a “walk-in” clinic where you can be seen without an appointment. A common choice is the Corvallis Clinic 754-1150 (8AM-8PM Monday-Friday and 10AM –5PM Saturday-Sunday). These clinics are much less expensive than the emergency room.

**Hospital Emergency Room (E.R.):** Hospital emergency rooms treat life-threatening conditions. They are the most expensive place to receive care. Ambulances are also very expensive and should be called only if you have a serious injury or life-threatening ailment. If your ailment is not serious or life threatening you may decide to have someone drive you to the hospital or call a taxi instead of calling the ambulance. If you have an OSU ID card you can ride the Corvallis Bus system to the hospital for free. If you have a life threatening emergency you can call 911 to reach the Police, Fire Department, and/or Ambulance.

### Do I need to make an appointment?

It is a common practice to make an appointment rather than simply going to the clinic without an appointment. Appointments are preferred to reduce waiting time and ensure enough time to meet student’s needs. Call SHS at 737-9355 and chose menu option 2 to make an appointment. SHS has a good record of being able to offer appointments the same day or within 24 hours so most problems can be handled by appointment.

Urgent care (walk in care with no appointment) is also available to those too ill or injured to wait for an appointment. When you call SHS to make a medical appointment to see one of our clinicians, you may request either a male or female clinician if that is important to you.

For most students, the first few months at OSU can be exciting, but also challenging. Your orientation to OSU is a process that will probably continue over the next year. It’s not uncommon to experience some physical or
emotional health problems while adjusting to a new culture and way of doing things. If you are having trouble sleeping, eating, concentrating or are experiencing other health concerns, call 737-9355 to make an appointment to check it out. Good health is essential to your academic success. By taking care of small problems before they become big ones, you will be able to stay on track.

It is not always obvious whether a health concern needs attention by a medical professional or can be managed, with a little advice, at home.

If your health concern is not life-threatening and in need of immediate care, you can SHS Advice Line at 737-2724. This line is available for phone consultation 24-hours a day, seven days a week to discuss your health concern. They can advise you about whether you need medical care and where to get it.

Does my insurance care who I see for health care?

Office visits can vary a little from office to office but you can use this description as a general guide.

You will need to find a doctor who works with your insurance company. If you use a doctor who works with your insurance company you get the most money back from your insurance company. This money back is called reimbursement. Doctors who work with your insurance plan are called preferred providers. Your costs are less when you go to a preferred provider than when you go to a non-preferred provider. Many times the preferred provider list can be found online. If you are not sure who to see, call the phone number of your insurance company. The phone number and email should be listed on the plan booklet or the insurance card your insurance gives you.

All students can be seen on campus at the Student Health Services no matter what insurance plan they have, however, Student Health Services may or may not be on your insurance company’s list of preferred providers. Student Health Services is a preferred provider for the International Student Insurance plan and the PacificSource graduate student insurance plan. If you have a different insurance you will need to check directly with your company.

You will also need to know what kind of doctor you will like to see. A Primary Care Physician/Family Practice doctor sees patients for most simple sickness and injuries. Pregnant women should see Obstetricians. Women who need to have their yearly gynecological exam should see a gynecologist. These doctors are often listed as OB/GYN doctors. OB/GYN is a short way of writing Obstetrics/Gynecology.

What happens on the day of my appointment?

On Campus Appointments (at SHS)

On the day of your appointment you should arrive a few minutes early and check in at the front desk of Student Health Services. The person who checks you in may ask you what your insurance plan is but you do not need to show your card. (If you go to the pharmacy on campus you should show your card) Once you have been checked in you will be asked to wait in the waiting area. Note: Dependents cannot use SHS, only current students can. Dependents should find a preferred provider in the community.

When it is your turn a nurse will call your name. It is the nurse’s job to gather information about your health and the reason for your visit before you see the doctor. The doctor will see you in a private room.

During a visit, you may be assisted by a team of several medical professionals. A nurse may take your blood pressure or temperature and gather information about your visit before you see the doctor. Laboratory or radiology technicians will assist you when having various tests performed. Each professional will report medical findings in your medical chart so the clinician can make a diagnosis.

Off Campus Appointments

On the day of your appointment you should arrive a few minutes early because the office will have some papers for you to fill out. The papers will ask you your name, address, and insurance information. There will also be some papers that inform you of privacy laws in the USA. Most doctor offices will also ask you for your
insurance card so they can photocopy it. If they do not ask for your card you should ask them if they need a copy. If you do not have a card for your dependants (other people you have insured on your insurance plan) the doctor’s office can use your card because your dependants are insured through you and your ID number.

Once you have filled out the paperwork you will be asked to sit in the waiting area until it is your turn. When it is your turn a nurse will call your name. The nurse’s job is to get you ready to see the doctor and gather information for the doctor. The nurse will take you into a different area of the clinic and write down information in your medical record such as your height, blood pressure and weight. They will also ask you for a short description of what symptoms you are having. After the nurse gathers this information the doctor will come into your room and talk more with you. The doctor will listen to your symptoms and then will make some recommendations or suggestions. Here are some common suggestions.

- **Common suggestions for further care or follow up**

  LAB WORK: The doctor may suggest lab work to help diagnose your problem. Sometimes insurance plans have limits. You should read your handbook or call a customer service agent if you have questions.

  X-RAY: If you have an injury the doctor may suggest X-Rays. The doctor can do simple X-Rays at their clinic. If you have a serious injury the doctor may suggest an MRI Scan or CAT scan. These procedures are done by RADIOLOGY offices and are very expensive so you should make sure the office that does the MRI or CAT scan is listed as a preferred provider with your insurance. If the office is not a preferred provider ask your doctor to refer you to a radiology office on your preferred provider list. Sometimes insurance plans have limits. You should read your handbook or call a customer service agent if you have questions.

  REFERRAL TO A NEW DOCTOR: If you have a complicated illness or injury the doctor may suggest you visit another doctor who specializes in treating that kind of illness or injury. These types of doctors are called specialists. Even though the doctor suggests another doctor it does not mean the new doctor works with your insurance. You should still check with the insurance company to make sure the new doctor is a preferred provider. If the new doctor is not a preferred provider ask your doctor to refer you to a doctor on your preferred provider list.

  PRESCRIPTIONS: Your doctor may give you a prescription. You cannot get prescription medication without a prescription from a doctor. The pharmacy may or may not participate with your insurance plan. Check with your insurance plan to find a pharmacy that works with your insurance.

  PHYSICAL THERAPY: You should check to see that the office you are visiting for physical therapy is listed as a preferred provider with your insurance. If the office is not a preferred provider ask your doctor to refer you to a physical therapy office on your preferred provider list. Sometimes insurance plans have limits. You should read your handbook or call a customer service agent if you have questions.

**How is my doctor bill paid?**

In the USA it is common for each part of your visit to be charged separately; there could be a charge for each portion. Here are some common examples of charges you might see:

- Office Visit fee
- Lab test fee and blood draw fee
- Xray fee and Xray reading (by specialist physician) fee
- Immunization (shot) fee and injection fee

How your charges are handled depends on whether you are seeing someone on campus or off campus.

**Charges from Student Health Services**

Most office visits with a doctor or nurse are free at Student Health Service. SOME visits, such as acupuncture, massage, dermatologist or surgeon may have a charge. All lab work, x-rays, and
immunizations have a fee. Most charges at SHS are much less than they would be in the community, though. Common charges are listed on the SHS website http://studenthealth.oregonstate.edu

Any charge you get at SHS will automatically upload into your student account. OSU sends a statement of all charges on your student account (such as tuition, fees, housing, dining, healthcare) each month.

If you have an OSU insurance plan, SHS will send a copy of the charges that uploaded to your account to the insurance company. It usually takes 1-2 months for the reimbursement to come back.

OSU only bills the OSU insurance plans. They do not bill other private insurance companies for you. If you have other health insurance you can get a detailed print out of the charges from SHS and send it in to your insurance company for reimbursement.

**Charges from doctors or hospitals off campus**

When you see a doctor off campus or go to the hospital, the doctor you see sets up a personal account in your name. Each different business (each doctor, radiologist, lab, or physical therapy department) you go to will set up an account for you. Every month they will send you a bill for the charges on that account. You will continue to receive a bill until the charges are paid.

After the charges are placed on your account the doctor's office will send a copy of your charges to the insurance company. This is called a claim. As a courtesy most doctor's offices will let you wait to pay until your insurance sends their payment. This is not true at all doctor's offices, though, so it is a good idea to ask the doctor's office if it is ok to wait until your insurance pays.

(Note: Most doctor’s offices will only bill insurances that have USA addresses. If your insurance has an address in another country they will usually set you up as “Self-Pay” and you will need to bill your insurance yourself.)

The insurance usually pays before you receive your second bill from the doctor's office. If you receive more than two bills from your doctor's office and the insurance has not paid then there could be a problem. You should your insurance company to make sure they received the claim.

If they did not receive the claim call your doctor's office and ask them to re-bill the claim to your insurance company. Sometimes your insurance company will need more information from you before they will pay a claim. You may be able to give them this information over the phone.

Most doctors’ offices will not continue to wait if the insurance does not send payment. They will want you to begin paying your bill. Most doctors’ offices consider your bill your responsibility even if you have insurance. If your insurance does not seem to be paying do not wait. Find out what information your insurance company needs (new claim, medical records from the doctor, information from you, etc.) and then try to help them get it.

Once your insurance company receives a claim from the doctor they will send a copy of the information submitted on that claim to you so you will be informed of various things, such as what your doctor is charging, and how they are paying the claim. These information sheets from your insurance are called an EOB or Explanation of Benefits because they explain your insurance benefits. EOB's usually say, "THIS IS NOT A BILL" on the top so that you are not confused about the charges they list.

EOB's are for your information and records. EOB's give you important information such as how much the insurance company pays, or if the insurance company needs more information from you. If the insurance company needs more information from you, you can call them and give them this information. Reading your EOB when it arrives helps you to help the insurance company pay your claim faster. If you have questions about how to read your EOB you should call your company and ask them to explain it.

Once your insurance company pays the doctor you should pay for the rest of the charges. If you cannot pay for the entire amount at one time call the doctor's office. Sometimes the doctor's office can work out a payment plan for you that will make it easier to pay for your charges.

OSU Student Insurance Office
Student.insurance@oregonstate.edu
328 Plageman Building (Student Health Services)
Corvallis, OR 97331
541-737-7568 phone
541-737-7914 fax

Hours: 9:00 – 5:00 Monday through Friday
Closed most major holidays
Reduced hours during winter, spring, and summer break weeks